

FOR IMMEDIATE RELEASE

17 May, 2002

PUBLIC NOTICE #2002-20

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.

We anticipate that our viewing room will be fully operational again on July 1, 2002.

We will post any changes to the time table on the CDI's internet site.

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
17-May-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-16101	0626	ACE AMERICAN INS. CO.	COMM	MEDICAL MALPRACTICE	RATE & FORM	PROF LIAB-ALLIED HEALTH	48.00%
02-15871	0012	AIU INS. CO.	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-16202	0000	ALASKA NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0.00%
02-15942	0140	AMCO INS. CO.	COMM	FIRE	FORMS	NONE	
02-16381	0140	AMCO INS. CO.	COMM	MULTI-PERIL	FORMS	PREMIER BUSINESSOWNERS	
02-15841	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-16391	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-THE FUND	
02-16041	0012	AMERICAN GENERAL INDEMNITY CO.	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	
02-16061	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-15721	1125	AMERICAN HEALTHCARE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - NON-STANDARD PHYS. & SURG.	
02-15872	0012	AMERICAN HOME ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-16273	1292	AMERICAN HORIZON INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NON-STANDARD	0.00%
02-16274	1292	AMERICAN HORIZON INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
02-16026	0761	AMERICAN INS. CO. (THE)	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0.00%
02-15851	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-16392	0761	AMERICAN INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-THE FUND	
02-15711	0019	AMERICAN RELIABLE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	TENANT MANOR	8.00%
02-15752	0019	AMERICAN RELIABLE INS. CO.	PERS	INLAND MARINE	FORMS	FLOATER	
02-16062	0212	AMERICAN ZURICH INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-15967	0004	AMEX ASSURANCE CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNERS	
02-16027	0761	ASSOCIATED INDEMNITY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0.00%
02-15862	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-16393	0761	ASSOCIATED INDEMNITY CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-THE FUND	
02-16071	0212	ASSURANCE CO. OF AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-16271	0212	ASSURANCE CO. OF AMERICA	COMM	MULTI-PERIL	FORMS	PRECISION PREMIER	
02-16261	1330	BALBOA INS. CO.	PERS	FIRE	RATE	DWELLING PROTECTION	6.80%
02-15882	0012	BIRMINGHAM FIRE INS. CO. OF PA	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-15661	0772	CITATION INS. CO.	PERS	AUTO LIABILITY	RATE & FORM	NON-GROUP	6.50%
02-15691	0772	CITATION INS. CO.	PERS	AUTO LIABILITY	RATE & FORM	GROUP.	6.50%
02-15651	0772	CITATION INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE & FORM	NONE	6.50%
02-15671	0772	CITATION INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE & FORM	GROUP	6.50%
02-15891	0012	COMMERCE & INDUSTRY INS. CO.	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-15781	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-MAINSTREET, MAINSTREET NOC, COMM'L AUTO, USED	
02-16162	0920	DIAMOND STATE INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	0.00%

California Department of Insurance
Public Notice Filing
17-May-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-15731	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	0.00%
02-15791	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-15822	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-15761	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-16283	0140	FARMLAND MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	COMM OUTPUT	
02-16231	0140	FARMLAND MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - EMPLOYMENT PRACTICES LIABILITY	
02-16281	0140	FARMLAND MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	DECISIONGARD	
02-16028	0761	FIREMAN'S FUND INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0.00%
02-15881	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-16394	0761	FIREMAN'S FUND INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-THE FUND	
02-15973	1279	FIRST AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-ESIP	0.00%
02-15963	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
02-16301	0212	FOREMOST INS. CO. GRAND RAPIDS, MICHIGAN	PERS	AUTO PHYSICAL DAMAGE	RULE CHANGE	SPORTSMAN (TRAVEL TRAILER)	
02-15941	0031	GEICO CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15969	0031	GEICO CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15944	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15970	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15951	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15961	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
02-15971	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15953	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-15972	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-16021	0083	GRANGE INS. ASSOCIATION	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-16223	0012	GRANITE STATE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	AIG SPECIALTY AUTO-PRIME	6.90%
02-15902	0012	GRANITE STATE INS. CO.	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-16024	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	SURETY	RULE CHANGE	CONTRACT SURETY	0.00%
02-16025	0084	GREAT AMERICAN INS. CO.	COMM	SURETY	RULE CHANGE	CONTRACT SURETY	0.00%
02-16232	0000	HARCO NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE DEALES	-16.60%
02-15964	0000	HARCO NATIONAL INS. CO.	COMM	AUTO LIABILITY	RATE	GARAGE DEALERS	3.50%
02-15911	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-15962	0517	INS. CORP OF HANNOVER	COMM	FIRE	NEW PROGRAM	LOCKTON	0.00%
02-16042	0517	INS. CORP OF HANNOVER	COMM	OTHER LIABILITY	NEW PROGRAM	LOCKTON	0.00%
02-16272	0000	INTERNATIONAL FIDELITY INS. CO.	COMM	SURETY	RULE CHANGE	MISCELLANEOUS BONDS	
02-15701	0000	JEWELERS MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	BOP	15.91%

California Department of Insurance
Public Notice Filing
17-May-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-16275	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	ENVIRONMENTAL IMPAIRMENT	0.00%
02-15773	0458	LYNDON PROPERTY INS. CO.	COMM	OTHER LIABILITY	FORMS	VEHICLE SVC REIMBURSEMENT	
02-16092	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE..	9.00%
02-16111	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-16072	0212	MARYLAND CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-16371	0212	MARYLAND CASUALTY CO.	COMM	MULTI-PERIL	FORMS	PRECISION PREMIER	
02-16030	0761	NATIONAL SURETY CORP	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0.00%
02-15901	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP - AMERICAN BUSINESS COVERAGE	0.00%
02-16395	0761	NATIONAL SURETY CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-THE FUND	
02-15921	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-16291	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	MULTI-PERIL	FORMS	COMM OUTPUT	
02-16241	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - EMPLOYMENT PRACTICES LIABILITY	
02-16282	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	OTHER LIABILITY	FORMS	DECISIONGARD	
02-15943	0140	NATIONWIDE MUTUAL INS. CO.	COMM	FIRE	FORMS	NONE	
02-15922	0012	NEW HAMPSHIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	EMPLOYEE BENEFITS LIABILITY INS.	
02-16073	0212	NORTHERN INS. CO. OF NEW YORK	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-16372	0212	NORTHERN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	FORMS	PRECISION PREMIER	
02-15975	0041	NORTHLAND INS. CO.	COMM	INLAND MARINE	RATE & FORM	TRUCK	5.00%
02-16051	0645	OREGON MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	BOP	8.80%
02-16091	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	9.00%
02-16081	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-16043	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.00%
02-15952	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
02-16172	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	FIRE	RATE	NONE	0.00%
02-16023	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-16031	0098	RIVERPORT INS. CO. OF CA	COMM	MULTI-PERIL	FORMS	HUMAN SVCS	
02-16022	0083	ROCKY MOUNTAIN FIRE & CASUALTY CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-15966	0163	SAFECO INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
02-15965	0163	SAFECO INS. CO. OF ILLINOIS	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
02-15662	0772	SEQUOIA INS. CO.	PERS	AUTO LIABILITY	RATE & FORM	NON-GROUP	6.50%
02-15692	0772	SEQUOIA INS. CO.	PERS	AUTO LIABILITY	RATE & FORM	GROUP.	6.50%
02-15652	0772	SEQUOIA INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE & FORM	NONE	6.50%
02-15681	0772	SEQUOIA INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE & FORM	GROUP	6.50%
02-15931	0041	TRAVELERS CASUALTY & SURETY CO. OF AMERICA	COMM	OTHER LIABILITY	FORMS	D&O NON-PROFIT MANAGEMENT & ORGANIZATION	
02-15861	0212	TRUCK INS. EXCHANGE	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

California Department of Insurance
Public Notice Filing
17-May-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-16052	0400	UNIGARD INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.20%
02-16053	0400	UNIGARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.20%
02-16074	0212	VALIANT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-15751	0111	WAUSAU BUSINESS INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	0.00%
02-15801	0111	WAUSAU BUSINESS INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-15831	0111	WAUSAU BUSINESS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-15771	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-15821	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	0.00%
02-15811	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-15832	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-15772	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-16075	0212	ZURICH AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%
02-16076	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	6.60%

116 TOTAL APPLICATIONS RECEIVED

California Department of Insurance
Public Notice Filing Errata Report
May 17, 2002

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-13421	05/03/2002	American Contractors Indemnity Co.	Commercial Surety	New Program	License and Permit Bonds	0.00%
Correct	02-13421	05/03/2002	American Contractors Indemnity Co.	Commercial Surety	Rule Change	License and Permit Bonds	0.00%
Add	02-15641	03/15/2002	Assurance Co. of America	Commercial Multi-Peril	Forms	Businessowners-Precision Premier	
Incorrect	02-9572	03/01/2902	Federal Ins. Co.	Commercial Surety	New Program	Customs Bonds	0.00%
Correct	02-9572	03/01/2902	Federal Ins. Co.	Commercial Surety	Rule Change	Customs Bonds	0.00%
Incorrect	02-9573	03/01/2902	Pacific Indemnity Co.	Commercial Surety	New Program	Customs Bonds	0.00%
Correct	02-9573	03/01/2902	Pacific Indemnity Co.	Commercial Surety	Rule Change	Customs Bonds	0.00%

** If no % overall rate change is indicated, the amount has not yet been determined.*

PN #: 2002-20

Page 1 of 1